



Overview

- We are here today to discuss the **release of new (preliminary) flood hazard maps** for Hillsborough County.
- This is a **significant accomplishment** as it marks the first time in a quarter century that a comprehensive -- county-wide -- re-examination of the county's flood zones has been conducted.
- The **outcome of this multi-year process?** Up-to-date, reliable, Internet-accessible data that will increase our safety and help all residents and businesses in the county to know their flood risk and be prepared to make the financial decisions necessary to protect themselves and their property.
- **Why new maps?** - Existing maps are out of date and do not reflect current flood risks or areas of recent growth.
- **Why Hillsborough?** - **Flooding is our County's most costly natural disaster.** The county sought out this opportunity and has **worked in collaboration** with the Federal Emergency Management Agency and more than two-dozen public and private partners. This includes representatives from the building and development industries, as well as groups of surveyors, realtors, insurance companies, and citizens. The strength of these partnerships will be key to helping everyone understand what the new maps mean and how to respond to them.

About the Flood Map Modernization Effort

- **Nationwide effort** - A multi-year plan to update aging maps in communities across the country; part of FEMA's vision for a "nation prepared"
- **New digital mapping technologies produce more detailed and reliable data on county flood hazards** - the new maps will be available via the Internet for review by property owners to access their individual flood risk.

About the National Flood Insurance Program (NFIP)

- Established by Congress in 1968
- Identifies and maps flood-prone communities
- Requires that communities adopt and enforce floodplain management regulations
- Provides Flood Insurance
- Insurance is available through insurance agents and participating NFIP insurance companies
- 4.7 million policyholders nationwide
- Over 20,000 participating communities nationwide

Hillsborough and the NFIP

- Joined NFIP June 16, 1980
- Joined the NFIP's Community Rating System (CRS) in 1992, which rewards communities that exceed minimum floodplain management requirements. For exceeding these requirements, Hillsborough policyholders are eligible to receive up to a 20 percent discount on flood insurance premiums. This saves Hillsborough County policyholders over \$3 million a year in premium dollars
- Over 32,000 properties* insured, providing \$5.86 billion in coverage to policyholders

*Excludes City of Tampa, Plant City and Temple Terrace



The Changing Local Flood Risks

- Water flow and drainage patterns have changed due to erosion, land-use, natural forces.
- Hillsborough's flooding occurs not only along the coast; but also in riverine and inland areas.
- El Nino storms demonstrated the need for new maps as more than 50 percent of flooded properties were in areas designated as low/moderate risk.

Benefits of Map Modernization

- **Flooding can be dangerous and costly.** Accurate maps will ensure the safety of individuals and property.
- **Improved data allows for more informed decisions** by key stakeholders in the community such as:
 - Builders, developers, surveyors, engineers
 - Community officials
 - Realtors, Lenders
 - Insurance Agents and companies
 - Business Owners
 - Home Owners and Renters
 - For example, **builders and developers** can use the updated map data to determine where and how to build structures more safely and protect them from flood damage. **Realtors** will be better equipped to inform clients of any factors that may affect the property and make buyers aware of any upcoming changes in flood risk status and flood insurance requirements.

Sample Map Explanation

- (Show old flood map; overlay of new flood map - Briefly explain the changes/significance/show areas mapped into different risk zones)

Map Change Implications

- Entire county has been re-mapped.
- The map modernization process covers **more than 300,000 parcels**.
- **New maps will result in changes to flood zone designations:**
 - 13,000 parcels mapped **out** of high-risk zone
 - 24,400 parcels mapped **into** high-risk zone
 - 66,300 parcels will remain in high-risk zone
 - 270,000 parcels will remain in low/moderate risk zone
- **Map Modernization may affect flood insurance requirements for some properties.** Owners of properties mapped into a high-risk area may be required to carry flood insurance as a part of their mortgage agreement. For property owners changing from a high-risk flood area to a low- or moderate-risk flood area, insurance is optional, but the risk for flooding has only been **reduced, not removed**. Twenty to 25 percent of all flood claims occur in low/moderate flood-risk areas.



- **There are money-saving insurance options available.** Insurance costs may rise for those whose flood designation increases from low/moderate to high risk. However, property owners may be able to save money by purchasing insurance prior to final map adoption - a process known as "grandfathering." For those moving from a high-risk to low/moderate risk zone, an existing flood insurance policy may be able to be converted to a lower-cost Preferred Risk Policy (known as "conversion").

Tips for Property Owners

- **Everyone is at risk of flooding.** Even if your property remains in a low/moderate risk zone or moves to a low/moderate risk zone, you should take steps to protect your property. In these areas, the risk is **reduced, but not removed.**
- **Know and understand your flood risk.** Visit the Hillsborough website (www.hillsboroughcounty.org) to learn specific information about possible changes to your property.
- **Contact your insurance agent** to learn about your flood insurance options.
- **Attend public meetings** to ask questions about details of the process and learn more about any action required of you.

Key Milestones in the Map Modernization Process

- Official release of preliminary maps: October 19, 2005
- 90-day public comment period begins: December 1, 2005
- Review and compliance period - begins Spring/Summer 2006
- Maps Adopted - (anticipated) Fall 2006

Where To Go for More Information

- **Hillsborough County Web site.** To learn more about the preliminary maps, see what areas of the County will change, learn what the insurance options are, and find out about upcoming related Public Meetings, visit www.hillsboroughcounty.org.
- **Hillsborough County Citizen Action Center.** For general information about the upcoming map changes, call 813-272-5900. The Center is open 7am-11pm 7 days a week.
- **FloodSmart.gov.** This Web site provides information about the National Flood Insurance Program, how to purchase a flood insurance policy, and how to find a flood insurance agent in the area.
- **Community-wide informational meetings at area libraries.** Hillsborough County officials will also set up kiosks in select public libraries in November and December where property owners can go to meet with county staff, learn more about the new maps and look up their property online.